

**Information to identify the case:**

Debtor 1 **Oscar A Ochoa**

Social Security number or ITIN **xxx-xx-9480**

First Name Middle Name Last Name

EIN --\_--\_--\_--\_--\_--

Debtor 2

Social Security number or ITIN \_ \_ \_ \_ \_

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_--\_--\_--\_--\_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **18-11925-BFK**

**Discharge of Debtor**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Oscar A Ochoa

September 27, 2021

**For the court:** William C. Redden  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Oscar A Ochoa  
Debtor

Case No. 18-11925-BFK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0422-9  
Date Rcvd: Sep 27, 2021

User: chandlerk  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2021:

Recip ID	Recipient Name and Address
db	+ Oscar A Ochoa, 10244 Magnolia Grove Dr, Manassas, VA 20110-7975
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14427915	+ Grassy Sprain Group, Inc., 9858 Clint Moore Rd Suite C-11 #217, Boca Raton, FL 33496-1034
14511849	+ Harris & Loftus, 7900 Suddley Rd. #608, Manassas VA 20109-2806
14396223	Harris & Loftus, 7900 Sudley Rd #608, Chantilly, VA 20151-0000
14396224	+ McCabe Weisberg & Conway, 312 Marshall Ave. Ste 800, Laurel, MD 20707-4808
14742291	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Bankruptcy Dept. PO Box 619096, Dallas, TX 75261-9096
14453212	+ Pacific Union Financial LLC, 1603 LBJ Freeway Suite 500, Farmers Branch, TX 75234-6071
14396225	+ Pacific Union Financial LLC, 1603 LBJ Freeway Ste 500, Dallas, TX 75234-6071
14396226	+ Surety Trustees LLC, 722 E Market St Ste 203, Leesburg, VA 20176-4475
14396227	+ Wellington Community Assn. Inc, c/o HarrisLoftus PLLC, 7900 Sudley Rd Ste 608, Manassas, VA 20109-2806
14396228	+ Xenia Paz de Ochoa, 10244 Magnolia Grove Dr, Manassas, VA 20110-7975
14410072	+ c/o McCabe, Weisberg & Conway, LLC, 312 Marshall Avenue, Suite 800, Laurel, MD 20707-4808

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14396221	+ EDI: CAPITALONE.COM	Sep 28 2021 03:53:00	Capital One, PO Box 30287, Salt Lake City, UT 84130-0287
14472812	EDI: CAPITALONE.COM	Sep 28 2021 03:53:00	Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
14396222	+ EDI: CHASEAUTO	Sep 28 2021 03:53:00	Chase Bank, PO Box 78101, Phoenix, AZ 85062-8101
14434316	EDI: CHASEAUTO	Sep 28 2021 03:53:00	JPMorgan Chase Bank, N.A., P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505

TOTAL: 4

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, N.A.
cr		JPMorgan Chase Bank, National Association
cr		Wellington Community Association, Inc.
cr	*+	Pacific Union Financial LLC, 1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0422-9

User: chandlerk

Page 2 of 2

Date Rcvd: Sep 27, 2021

Form ID: 3180W

Total Noticed: 17

**in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2021 at the address(es) listed below:**

Name	Email Address
Brandon R. Jordan	on behalf of Creditor JPMORGAN CHASE BANK N.A. bjordan@raslg.com, rascrane@ecf.courtdrive.com
Daniel M. Press	on behalf of Debtor Oscar A Ochoa dpress@chung-press.com pressdm@gmail.com
David William Gaffey	on behalf of Creditor Wellington Community Association Inc. dgaffey@wtplaw.com, clano@wtplaw.com
John P. Fitzgerald, III	ustpregion04.ax.ecf@usdoj.gov
Malcolm Brooks Savage, III	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper LOGSECF@logs.com
Mark David Meyer	on behalf of Creditor Pacific Union Financial LLC bankruptcy@rosenberg-assoc.com
Mark David Meyer	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bankruptcy@rosenberg-assoc.com
Mary F. Balthasar Lake	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper LOGSECF@logs.com
Nadeem Tariq	on behalf of Creditor JPMorgan Chase Bank National Association NTariq@mwc-law.com
Nicole L. McKenzie	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper Nicole@talawgroup.com
Richard Derrick Painter	on behalf of Creditor JPMorgan Chase Bank National Association bankruptcyva@mwc-law.com
Thomas P. Gorman	ch13alex@gmail.com tgorman26@gmail.com

TOTAL: 12